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DUAL TRANSACTION AUTHORIZATION SYSTEM AND METHOD
Serial No. 09/714,018 (Docket No. 18822-11)
Examiner: Maria Teresa T. Thein

Proposed Amendments to the Claims for Discussion at May 15, 2008 Interview

This listing of claims will replace all prior versions and listings of claims in the application. In this proposed amendment:

- Claims 1-17, 29, and 59-62 are cancelled;
- Claim 18 is amended to include the limitations of dependent claim 29; and
- Claim 36, a formerly dependent claim, is amended to incorporate all of the limitations of its independent claim, claim 18.

In the interview, Applicants propose to discuss the following claims:

- Claim 18 (former claim 29)
- Claim 36
- Claim 37
- Claim 38
- Claim 39
- Claim 40
- Claim 42
- Claim 56

Listing of Claims

1-17 (Cancelled)

18. (Currently Amended) A method for allowing only an owner to approve of a transaction, comprising:

acquiring a contact information that is unique to an owner;
receiving a request to authorize a transaction, subsequent to acquiring the contact information, wherein the request is received by an authorization agent, wherein the authorization agent is a bank, a credit card company, or an agent of the bank; or the credit card company;
monitoring the owner to determine the latest contact information; [from claim 29]
using the latest contact information from said monitoring to electronically send the request to the owner from the authorization agent; and

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sending an approval response to the request from the owner to the authorization agent if the owner has approved of the request.

19. (Original) A method according to claim 18, wherein the contact information is an Internet address of the owner.

20. (Previously Presented) A method according to claim 18, wherein the owner is an owner of a credit card, and wherein the request includes a credit card number.

21. (Original) A method according to claim 18, wherein the request is a merchant approval request.

22. (Original) A method according to claim 19, wherein the merchant approval request is from an On-line store.

23. (Original) A method according to claim 18, wherein the transaction is a purchase made through the Internet.

24. (Original) A method according to claim 18, wherein the request is sent through the Internet.

25. (Original) A method according to claim 18, wherein the owner uses a Soft-card software to process the request.

26. (Original) A method according to claim 18, wherein the contact information is linked to a personal communication device.

27. (Original) A method according to claim 18, wherein the owner approves of the request by entering a approval code.

28. (Original) A method according to claim 18, further including the steps of:
providing a password by the owner in order to provide the contact information.

29. (Cancelled)

30. (Original) A method according to claim 29, wherein the latest contact information is an

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Internet address where the owner is conducting the transaction.

31. (Original) A method according to claim 18, wherein the contact information is a rapid communication address.
32. (Original) A method according to claim 18, wherein the transaction is an E-signature through the Internet.
33. (Original) A method according to claim 18, wherein the transaction is an ID card information to enter a Web site.
34. (Original) A method according to claim 33, wherein the ID card information includes a digital watermark.
35. (Original) A method according to claim 18, wherein the owner includes other users that are authorized by the owner.
36. (Currently Amended, incorporating all limitations of independent claim 18) A method for allowing only an owner to approve of a transaction, according to claim 18, further comprising:
 - acquiring a contact information that is unique to an owner;
 - providing a PIN number that is unique to the owner from a remote site to establish a different contact information to the remote site;
 - receiving a request to authorize a transaction, subsequent to acquiring the contact information, wherein the request is received by an authorization agent, wherein the authorization agent is a bank, a credit card company, or an agent of the bank; or the credit card company;
 - using the contact information from said monitoring to electronically send the request to the owner from the authorization agent; and
 - sending an approval response to the request from the owner to the authorization agent if the owner has approved of the request.
37. (Original) A method according to claim 36, wherein the remote site is away from the

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owner's home.

38. (Original) A method according to claim 36, wherein the different contact information is only established for a predetermined amount of time.

39. (Previously presented) A method for verifying that an authorized entity is using a credit card through the Internet, comprising:

entering a password that is known only to an authorized entity that can use a
corresponding credit card;

monitoring the latest Internet address where the authorized entity is visiting through the
Internet;

receiving a request to authorize a transaction from an Online business with a
corresponding Internet address, wherein the request is received by an
authorization agent, wherein the authorization agent is a bank that issued the
credit card to the authorized entity, a credit card company, or an agent of the bank
or the credit card company, and wherein the request includes a credit card
number; and

comparing the latest Internet address with the corresponding Internet address from the
Online business:

if the Internet addresses match, then sending from the authorization agent to the
Online business an approval response to the request;

if the Internet addresses do not match, then sending from the authorization agent
to the Online business a non-approval response to the request.

40. (Original) A method according to claim 39, further including:

monitoring whether the authorized entity is still log onto the Internet:

if the authorized entity has logged off the Internet, then not approving any request for
authorizing the transaction.

41. (Previously Presented) A method for verifying that an authorized entity is using a credit card through the Internet, comprising:

entering a password that is only known to an authorized entity that can use

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a corresponding credit card;
providing a predetermined purchase order information about a transaction through
the Internet;
receiving a request to authorize a transaction from an Online business with an actual
purchase order information, wherein the request is received by an authorization
agent, wherein the authorization agent is a bank that issued the credit card to the
authorized entity, a credit card company, or an agent of the bank or the credit
card company, and wherein the request includes a credit card number; and
comparing the predetermined purchase order information with the actual purchase order
information from the Online business:
if the predetermined purchase order information and the actual purchase
order information match, then sending from the authorization agent to
the Online business an approval response to the request;
if the predetermined purchase order information and the actual purchase order
information do not match, then sending from the authorization agent to the
Online business a non-approval response to the request.

42. (Previously Presented) A method for authorizing use of a card by a non-user of
the card, comprising:
providing a card to a user, wherein the card is linked to a non-user of the card;
using the card to conduct a transaction; and
sending electronically an authorization request from an authorization agent to [[a]] the
non-user of the card, wherein the authorization agent is a bank that issued the card
to the non-user, a credit card company, or an agent of the bank or the credit card
company, wherein:
approving the transaction by the authorization agent if the non-user agrees with
the transaction made by the user; and
denying the transaction by the authorization agent if the non-user does not agree
with the transaction made by the user.
43. (Original) A method according to claim 42, wherein the card is linked electronically to

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the non-user.

44. (Original) A method according to claim 42, the card is linked to an IP address of the non-user.

45. (Original) A method according to claim 42, wherein the non-user is an owner of the card.

46. (Original) A method according to claim 42, wherein the card is a credit card.

47. (Original) A method according to claim 42, wherein the card is an electronic wallet.

48. (Original) A method according to claim 42, wherein the card is a check having a bar code, wherein the bar code is used to link the check to the non-user.

49. (Withdrawn) A method according to claim 42, wherein the card is a check having a magnetic strip, wherein the magnetic strip is used to link the check to the non-user.

50. (Withdrawn) A method according to claim 42, wherein the card is a check having a DIGIMARC, wherein the DIGIMARC is used to link the check to the non-user.

51. (Original) A method according to claim 42, wherein the user is an employee, and the non-user is an employer.

52. (Original) A method according to claim 42, wherein the card can be only used for a predetermined purpose, wherein if the transaction is not within the predetermined purpose, then the non-user does not approve of the transaction.

53. (Original) A method according to claim 42, further comprising:
providing an authorization agent to link the card to the non-user; and
registering the link before the card is issued to the user, wherein the user does not know the link between the authorization agent and the card.

54. (Original) A method according to claim 53, further comprising:
registering a link between the authorization agent and the user; and

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sending a notice to the user using the link by the authorization agent whether the user is using the card to conduct the transaction, wherein:
sending the authorization request to the non-user, if the user is using the card to conduct the transaction; and
denying the transaction, if the user is not using the card to conduct the transaction.

55. (Original) A method according to claim 42, wherein the transaction is conducted with an online merchant linked to the Internet.

56. (Previously presented) A method for parties to authenticate a transaction, comprising:
acquiring a corresponding contact information for each parties involved in a transaction;
providing an authorization agent to acquire the corresponding contact information,
wherein the authorization agent is a bank, a credit card company, or an agent of the bank or the credit card company; and
sending electronically an authorization request from the authorization agent to the corresponding contact information for each of the parties involved in the transaction, wherein:
approving the transaction if all of the parties to the transaction approve of the authorization request; and
disapproving the transaction if any of the parties to the transaction disapprove of the authorization request.

57. (Original) A method according to claim 56, wherein the corresponding contact information is an IP address.

58-62 (Cancelled)

In this Proposed Amendment, Applicant has amended claims 18, 36 and cancelled claims 1-17, 29, and 59-62 from further consideration in this application. Applicant is not conceding that the subject matter encompassed by any claims prior to this Amendment is not patentable over the art cited by the Examiner. Claims 18, 36 was amended and claims 1-17, 29, and 59-62 were cancelled in this Amendment solely to facilitate expeditious prosecution of allowable subject matter. Applicant respectfully reserves the right to pursue claims, including the subject matter encompassed by these claims as presented prior to this Amendment and additional claims in one or more continuing applications.